

US259 | BR565  
 ROP 450  
 P.O. Box 7000  
 Providence, RI 02940



**Commercial Account  
 Statement**

**Page 1 of 6**

Beginning January 01, 2024  
 through January 31, 2024

**Questions? Contact us today:**

**CALL:**

Commercial Account Customer  
 Service  
 1-800-862-6200



**VISIT:**

Access your account online:  
[citizensbank.com](https://citizensbank.com)



**MAIL:**

Citizens  
 Customer Service Center  
 P.O. Box 42001  
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**New year, new card.**

Citizens and Mastercard® are partnering up! We'll let you know when to check your mailbox for your new Debit/ATM card. You'll love the innovative notch design, making it easier to find in your wallet when you need it, and the fact it's 90% recycled plastic.

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**TRI-STATE PAPER INC  
 DIP CHAPTER 11 BANKRUPTCY  
 CASE #23-13237-PM  
 Clearly Better Business Checking  
 XXXXXX-370-9**

**Clearly Better Business Checking for XXXXXX-370-9**

**Balance Calculation**

Previous Balance		23,032.94
Checks	-	21,410.00
Debits	-	11,416.56
Deposits & Credit	+	31,562.19
<b>Current Balance</b>	<b>=</b>	<b>21,768.57</b>

As a Clearly Better Business Checking customer, you do not pay a monthly maintenance fee. We appreciate your continued business.

Your next statement period will end on February 29, 2024.

**TRANSACTION DETAILS FOR BUSINESS CHECKING ACCOUNT ENDING 370-9**

**Checks** (Note - checks that are present out of numeric sequence are denoted with an asterisk (\*))

						Previous Balance
Check #	Amount	Date	Check #	Amount	Date	23,032.94
1010	600.00	01/03	1019	3,000.00	01/12	<b>Total Checks</b>
1015*	216.00	01/05	1020	1,150.00	01/16	
1016	600.00	01/09	1021	430.00	01/12	<b>21,410.00</b>
1017	600.00	01/05	1022	460.00	01/12	
1018	3,000.00	01/08	1023	3,000.00	01/22	

Please See Additional Information on Next Page

**Clearly Better Business Checking for XXXXXX-370-9 Continued****Checks (Cont.)** (Note - checks that are present out of numeric sequence are denoted with an asterisk (\*))

Check #	Amount	Date	Check #	Amount	Date
1024	318.00	01/22	1028	730.00	01/30
1025	850.00	01/23	1030*	3,000.00	01/30
1027*	456.00	01/29	1031	3,000.00	01/30

**Debits \*\***

\*\*May include checks that have been processed electronically by the payee/merchant.

**Total Debits**

Date	Amount	Description	-	11,416.56
------	--------	-------------	---	-----------

**Other Debits**

01/02	3,665.59	IBC EDI PAYMTS 231230 PRMAX0006486440
01/03	350.00	USBC PAEB PYMT USBC PAEB 240102 0000
01/03	350.00	USBC PAEB PYMT USBC PAEB 240102 0000
01/17	.55	ONLINE TRANSFER TO CHECKING 63[REDACTED]4335
01/17	350.00	USBC PAEB PYMT USBC PAEB 240116 0000
01/17	350.00	USBC PAEB PYMT USBC PAEB 240116 0000
01/17	350.00	USBC PAEB PYMT USBC PAEB 240116 0000
01/17	350.00	USBC PAEB PYMT USBC PAEB 240116 0000
01/17	350.00	USBC PAEB PYMT USBC PAEB 240116 0000
01/17	350.00	USBC PAEB PYMT USBC PAEB 240116 0000
01/17	350.00	USBC PAEB PYMT USBC PAEB 240116 0000
01/17	350.00	USBC PAEB PYMT USBC PAEB 240116 0000
01/22	644.55	COMCAST CABLE 240119 1583309
01/22	146.25	Payroll Service PAYROLL 240119 2001-30412
01/29	869.83	ONLINE TRANSFER TO CHECKING [REDACTED]4335
01/30	486.79	ONLINE TRANSFER TO CHECKING [REDACTED]4335
01/30	350.00	USBC PAEB PYMT USBC PAEB 240129 0000
01/30	350.00	USBC PAEB PYMT USBC PAEB 240129 0000
01/30	350.00	USBC PAEB PYMT USBC PAEB 240129 0000
01/30	350.00	USBC PAEB PYMT USBC PAEB 240129 0000
01/30	350.00	USBC PAEB PYMT USBC PAEB 240129 0000
01/30	350.00	USBC PAEB PYMT USBC PAEB 240129 0000
01/31	3.00	SERVICE CHARGE
		STATEMENT DELIVERY

**Deposits & Credits****Total Deposits & Credits**

Date	Amount	Description	+	31,562.19
01/04	1,340.00	MOBILE DEPOSIT		
01/04	1,189.37	MOBILE DEPOSIT		
01/04	857.29	MOBILE DEPOSIT		
01/12	2,216.94	MOBILE DEPOSIT		
01/12	1,553.75	MOBILE DEPOSIT		
01/12	1,072.50	MOBILE DEPOSIT		
01/12	201.89	MOBILE DEPOSIT		

Please See Additional Information on Next Page



Clearly Better Business Checking for XXXXXX-370-9 Continued

Deposits & Credits (Continued)

<i>Date</i>	<i>Amount</i>	<i>Description</i>
01/16	6,840.03	MOBILE DEPOSIT
01/16	2,649.99	MOBILE DEPOSIT
01/17	7,652.33	ONLINE TRANSFER FROM CHECKING [REDACTED] 4335
01/17	1.10	ONLINE TRANSFER FROM CHECKING [REDACTED] 4335
01/18	5,000.00	DEPOSIT
01/22	749.42	MOBILE DEPOSIT
01/22	237.58	MOBILE DEPOSIT

Daily Balance

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>		<b>Current Balance</b>
01/02	19,367.35	01/09	17,038.01	01/22	33,264.19	=	<b>21,768.57</b>
01/03	18,067.35	01/12	18,193.09	01/23	32,414.19		
01/04	21,454.01	01/16	26,533.11	01/29	31,088.36		
01/05	20,638.01	01/17	31,385.99	01/30	21,771.57		
01/08	17,638.01	01/18	36,385.99	01/31	21,768.57		

**Checking Account Balance Worksheet**

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

**1**

Your current balance on this statement

\$ \_\_\_\_\_  
Current Balance

**2**

List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
+ \$		Total of 2	

**3**

Subtotal by adding 1 and 2

= \$ \_\_\_\_\_  
Subtotal of 1 and 2

**4**

List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement.

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
- \$		Total of 4	

**5**

Subtract 4 from 3. This should match your checkbook register balance.

= \$ \_\_\_\_\_  
Total

**CUSTOMER SERVICE**

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

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**Customer Service Center**  
**P.O. Box 42001**  
**Providence, RI 02940-2001**

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**ELECTRONIC TRANSFERS****In Case of Errors or Questions About Your Electronic Transfers**

(For Consumer Accounts Used Primarily for Personal, Family or Household Purposes)

Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family, or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

(For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.)

**OVERDRAFT LINES OF CREDIT****BILLING RIGHTS SUMMARY****What To Do If You Think You Find A Mistake On Your Statement:**

If you think there is an error on your statement write to us at the customer service address provided as soon as possible.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**INTEREST CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD****Calculating your Interest Charge**

We calculate the interest charge on your Overdraft Line by applying the Daily Periodic Rate to the Average Daily Balance. Then, we multiply that result by the number of days in the billing cycle in which a balance is owed on your Overdraft Line. This gives us the total interest charge for that billing period.

**Calculating your Average Daily Balance**

To calculate the average daily balance, we take the beginning balance of your Overdraft Line each day (which does not include any unpaid interest charges or fees), add any new loan advances as of the date of those advances and subtract any payments or credits. This gives us the daily balance. Then, we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

**Credit Bureau Reporting**

We may report information about your Overdraft Line to credit bureaus for each joint account holder of your checking account. Late payments, missed payments, or other defaults on your Overdraft Line may be reflected in your credit report. If you believe we have furnished inaccurate or incomplete information to a credit reporting agency, write to us at the consumer service address provided and include your name, address, account number, and description of what you believe is inaccurate or incomplete.

**Thank you for banking with Citizens.**



Images for Account XXXXXX-370-9

Page 5 of 6

1010

TRI-STATE PAPER CO. INC  
149 E CHURCH ST  
BLACKWOOD, NJ 08012-0000

DATE Dec. 29, 2023 3-7615/060

PAY TO THE ORDER OF James Petaccio \$ 600.00  
Six Hundred Dollars xx 100 DOLLARS

☒ Citizens

FOR Warehouse John Petaccio

⑆001010⑆ ⑆036076150⑆ ⑆3709⑆

1010

01/03/2024

\$600.00

1015

TRI-STATE PAPER CO. INC  
149 E CHURCH ST  
BLACKWOOD, NJ 08012-0000

DATE Jan. 5, 2024 3-7615/060

PAY TO THE ORDER OF Brian Rodriguez \$ 216.00  
Two Hundred Dollars xx 100 DOLLARS

☒ Citizens

FOR Warehouse John Petaccio

⑆001015⑆ ⑆036076150⑆ ⑆3709⑆

1015

01/05/2024

\$216.00

1016

TRI-STATE PAPER CO. INC  
149 E CHURCH ST  
BLACKWOOD, NJ 08012-0000

DATE Jan. 5, 2023 3-7615/060

PAY TO THE ORDER OF James Petaccio \$ 600.00  
Six Hundred Dollars xx 100 DOLLARS

☒ Citizens

FOR Warehouse John Petaccio

⑆001016⑆ ⑆036076150⑆ ⑆3709⑆

1016

01/09/2024

\$600.00

1017

TRI-STATE PAPER CO. INC  
149 E CHURCH ST  
BLACKWOOD, NJ 08012-0000

DATE Jan. 5, 2023 3-7615/060

PAY TO THE ORDER OF John Campbell \$ 600.00  
Six Hundred Dollars xx 100 DOLLARS

☒ Citizens

FOR Warehouse John Petaccio

⑆001017⑆ ⑆036076150⑆ ⑆3709⑆

1017

01/05/2024

\$600.00

1018

TRI-STATE PAPER CO. INC  
149 E CHURCH ST  
BLACKWOOD, NJ 08012-0000

DATE Dec. 29, 2023 3-7615/060

PAY TO THE ORDER OF John Petaccio \$ 3000.00  
Three Thousand Dollars xx 100 DOLLARS

☒ Citizens

FOR Warehouse John Petaccio

⑆001018⑆ ⑆036076150⑆ ⑆3709⑆

1018

01/08/2024

\$3,000.00

1019

TRI-STATE PAPER CO. INC  
149 E CHURCH ST  
BLACKWOOD, NJ 08012-0000

DATE Jan. 5, 2023 3-7615/060

PAY TO THE ORDER OF John Petaccio \$ 3000.00  
Three Thousand Dollars xx 100 DOLLARS

☒ Citizens

FOR Warehouse John Petaccio

⑆001019⑆ ⑆036076150⑆ ⑆3709⑆

1019

01/12/2024

\$3,000.00

1020

TRI-STATE PAPER CO. INC  
149 E CHURCH ST  
BLACKWOOD, NJ 08012-0000

DATE Jan. 10, 2023 3-7615/060

PAY TO THE ORDER OF James Petaccio \$ 1,150.00  
One Thousand One Hundred and Fifty Dollars xx 100 DOLLARS

☒ Citizens

FOR Warehouse John Petaccio

⑆001020⑆ ⑆036076150⑆ ⑆3709⑆

1020

01/16/2024

\$1,150.00

1021

TRI-STATE PAPER CO. INC  
149 E CHURCH ST  
BLACKWOOD, NJ 08012-0000

DATE 1/10/23 3-7615/060

PAY TO THE ORDER OF John Campbell \$ 430.00  
Four Hundred and Thirty Dollars xx 100 DOLLARS

☒ Citizens

FOR Warehouse John Petaccio

⑆001021⑆ ⑆036076150⑆ ⑆3709⑆

1021

01/12/2024

\$430.00

1022

TRI-STATE PAPER CO. INC  
149 E CHURCH ST  
BLACKWOOD, NJ 08012-0000

DATE Jan. 12, 2023 3-7615/060

PAY TO THE ORDER OF Brian Rodriguez \$ 460.00  
Four Hundred and Sixty Dollars xx 100 DOLLARS

☒ Citizens

FOR Warehouse John Petaccio

⑆001022⑆ ⑆036076150⑆ ⑆3709⑆

1022

01/12/2024

\$460.00

1023

TRI-STATE PAPER CO. INC  
149 E CHURCH ST  
BLACKWOOD, NJ 08012-0000

DATE 1/12/24 3-7615/060

PAY TO THE ORDER OF John Petaccio \$ 3,000.00  
Three Thousand Dollars xx 100 DOLLARS

☒ Citizens

FOR Warehouse John Petaccio

⑆001023⑆ ⑆036076150⑆ ⑆3709⑆

1023

01/22/2024

\$3,000.00

1024

TRI-STATE PAPER CO. INC  
149 E CHURCH ST  
BLACKWOOD, NJ 08012-0000

DATE 1/12/24 3-7615060

PAY TO THE ORDER OF John Petaccio \$ 318.00  
Three Hundred and Eighteen Dollars ~~xxx~~ ~~700~~ DOLLARS

☒ Citizens

FOR Reimbursement for 1156 John Petaccio

\*001024\* 036076150\* 3709\*

1024

01/22/2024

\$318.00

1025

TRI-STATE PAPER CO. INC  
149 E CHURCH ST  
BLACKWOOD, NJ 08012-0000

DATE 1/19/24 3-7615060

PAY TO THE ORDER OF James Petaccio \$ 850.00  
Eight Hundred and Fifty Dollars ~~xxx~~ ~~100~~ DOLLARS

☒ Citizens

FOR warehouse John Petaccio

\*001025\* 036076150\* 3709\*

1025

01/23/2024

\$850.00

1027

TRI-STATE PAPER CO. INC  
149 E CHURCH ST  
BLACKWOOD, NJ 08012-0000

DATE Jan 27 2023 3-7615060

PAY TO THE ORDER OF Brian Rodriguez \$ 456.00  
Four Hundred and Fifty Six Dollars ~~xxx~~ ~~700~~ DOLLARS

☒ Citizens

FOR warehouse John Petaccio

\*001027\* 036076150\* 3709\*

1027

01/29/2024

\$456.00

1028

TRI-STATE PAPER CO. INC  
149 E CHURCH ST  
BLACKWOOD, NJ 08012-0000

DATE Jan 27 2023 3-7615060

PAY TO THE ORDER OF James Petaccio \$ 730.00  
Seven Hundred and Thirty Dollars ~~xxx~~ ~~700~~ DOLLARS

☒ Citizens

FOR warehouse John Petaccio

\*001028\* 036076150\* 3709\*

1028

01/30/2024

\$730.00

1030

TRI-STATE PAPER CO. INC  
149 E CHURCH ST  
BLACKWOOD, NJ 08012-0000

DATE Jan 19 2023 3-7615060

PAY TO THE ORDER OF John Petaccio \$ 3,000.00  
Three Thousand Dollars ~~xxx~~ ~~700~~ DOLLARS

☒ Citizens

FOR John Petaccio

\*001030\* 036076150\* 3709\*

1030

01/30/2024

\$3,000.00

1031

TRI-STATE PAPER CO. INC  
149 E CHURCH ST  
BLACKWOOD, NJ 08012-0000

DATE Jan 26 2023 3-7615060

PAY TO THE ORDER OF John Petaccio \$ 3,000.00  
Three Thousand Dollars ~~xxx~~ ~~700~~ DOLLARS

☒ Citizens

FOR John Petaccio

\*001031\* 036076150\* 3709\*

1031

01/30/2024

\$3,000.00

US702 | BR589  
 ROP 450  
 P.O. Box 7000  
 Providence, RI 02940

**Business Account  
 Statement**

**Page 1 of 3**

Beginning January 01, 2024  
 through January 31, 2024

**Questions? Contact us today:**



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 Business Account Customer  
 Service  
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**MAIL:**  
 Citizens  
 Customer Service Center  
 P.O. Box 42001  
 Providence, RI 02940-2001

**New year, new card.**

Citizens and Mastercard® are partnering up! We'll let you know when to check your mailbox for your new Debit/ATM card. You'll love the innovative notch design, making it easier to find in your wallet when you need it, and the fact it's 90% recycled plastic.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

**TRI-STATE PAPER, INC**  
**Clearly Better Business Checking**  
**XXXXXX-433-5**

**Clearly Better Business Checking for XXXXXX-433-5**

**Balance Calculation**

Previous Balance		10,233.26
Checks	-	.00
Debits	-	12,325.26
Deposits & Credit	+	2,092.00
<b>Current Balance</b>	<b>=</b>	<b>.00</b>

As a Clearly Better Business Checking customer, you do not pay a monthly maintenance fee. We appreciate your continued business.

Your next statement period will end on February 29, 2024.

Please See Additional Information on Next Page

## Clearly Better Business Checking for XXXXXX-433-5 Continued

## TRANSACTION DETAILS FOR BUSINESS CHECKING ACCOUNT ENDING 433-5

## Debits \*\*

\*\*May include checks that have been processed electronically by the payee/merchant.

			Previous Balance
			10,233.26
Date	Amount	Description	Total Debits
<b>Other Debits</b>			-
01/02	339.98	HRTLAND PMT SYS TXNS/FEES 240102 650000011775577	12,325.26
01/03	1,209.96	STATE FARM RO 08 CPC-CLIENT 240103 13 S 1054460413	
01/03	30.44	PAYTRACE LLC SERVICEFEE 240103 000001177557	
01/12	1,000.00	TEACHERS FCU WEB LOAN PAY 240111 86879970	
01/17	7,652.33	ONLINE TRANSFER TO CHECKING [REDACTED] 3709	
01/17	1.10	ONLINE TRANSFER TO CHECKING [REDACTED] 3709	
01/19	68.65	ADT SECURITY SER ADTPAPACH 240119 404263500	
01/22	22.70	ADT SECURITY SER ADTPAPACH 240121 404263500	
01/22	35.00	RETURNED ITEM FEE ( 1 AT \$35 )	
01/23	643.48	DRIVE NJ INS INS PREM 240122 970864373 John	
01/23	35.00	RETURNED ITEM FEE ( 1 AT \$35 )	
01/24	35.00	RETURNED ITEM FEE ( 1 AT \$35 )	
01/25	30.00	SERVICE CHARGE SUSTAINED OVERDRAFT FEE	
01/29	643.48	DRIVE NJ INS RETRY PYMT 240122 970864373 John	
01/29	68.65	ADT SECURITY SER RETRY PYMT 240129 404263500	
01/29	22.70	ADT SECURITY SER RETRY PYMT 240129 404263500	
01/30	486.79	STATE FARM RO 27 CPC-CLIENT 240130 13 J 1374309751	

## Deposits &amp; Credits

			Total Deposits & Credits
			+
01/17	.55	ONLINE TRANSFER FROM CHECKING 6321543709	2,092.00
01/22	68.65	ADT SECURITY SER ADTPAPACH 240119 404263500	
01/23	22.70	ADT SECURITY SER ADTPAPACH 240121 404263500	
01/24	643.48	DRIVE NJ INS INS PREM 240122 970864373 John	
01/29	869.83	ONLINE TRANSFER FROM CHECKING [REDACTED] 3709	
01/30	486.79	ONLINE TRANSFER FROM CHECKING [REDACTED] 3709	

## Daily Balance

						Current Balance
						=
01/02	9,893.28	01/19	-68.65	01/25	-135.00	.00
01/03	8,652.88	01/22	-57.70	01/29	.00	
01/12	7,652.88	01/23	-713.48	01/30	.00	
01/17	.00	01/24	-105.00			



**Checking Account Balance Worksheet**

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- Adding any interest earned
- Subtracting any fees or other charges

**1**

Your current balance on this statement

\$ \_\_\_\_\_  
Current Balance

**2**

List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
+ \$		Total of 2	

**3**

Subtotal by adding 1 and 2

= \$ \_\_\_\_\_  
Subtotal of 1 and 2

**4**

List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement.

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
- \$		Total of 4	

**5**

Subtract 4 from 3. This should match your checkbook register balance.

= \$ \_\_\_\_\_  
Total

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(For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.)

**OVERDRAFT LINES OF CREDIT****BILLING RIGHTS SUMMARY****What To Do If You Think You Find A Mistake On Your Statement:**

If you think there is an error on your statement write to us at the customer service address provided as soon as possible.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**INTEREST CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD****Calculating your Interest Charge**

We calculate the interest charge on your Overdraft Line by applying the Daily Periodic Rate to the Average Daily Balance. Then, we multiply that result by the number of days in the billing cycle in which a balance is owed on your Overdraft Line. This gives us the total interest charge for that billing period.

**Calculating your Average Daily Balance**

To calculate the average daily balance, we take the beginning balance of your Overdraft Line each day (which does not include any unpaid interest charges or fees), add any new loan advances as of the date of those advances and subtract any payments or credits. This gives us the daily balance. Then, we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

**Credit Bureau Reporting**

We may report information about your Overdraft Line to credit bureaus for each joint account holder of your checking account. Late payments, missed payments, or other defaults on your Overdraft Line may be reflected in your credit report. If you believe we have furnished inaccurate or incomplete information to a credit reporting agency, write to us at the consumer service address provided and include your name, address, account number, and description of what you believe is inaccurate or incomplete.

**Thank you for banking with Citizens.**